

DECLARATION, POWER OF ATTORNEY, AND CORRESPONDENCE ADDRESS

Declaration:

As the below-named joint inventors, we hereby declare that:

1. Our residences, post office addresses, and citizenship are as stated next to our names below.
2. We believe we are the original, first and only joint inventors of the subject matter which claimed and for which a patent is sought on the invention entitled:
METHOD FOR VERIFYING AND AUTHENTICATING INITIALLY NAMED PAYEE OF NEGOTIABLE INSTRUMENTS

the specification of which is attached hereto.

3. We do not know and do not believe that this invention was ever known or used in the United States of America before our invention thereof or patented or described in any printed publication in any country before our invention thereof or more than one year prior to this application, or public use or on sale in the United States of America for more than one year prior to this application; that this invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America (an application filed by us, by our legal representatives, or by our assigns more than six months prior to this application; that no application for patent or inventor's certificate on this invention has been filed by us, by our legal representatives, or by our assigns in any country foreign to the United States of America; and that no foreign filing has been made which is contrary to Title 35, United States Code, Section 184.

4. We hereby state that we have reviewed and understand the content of the above-identified specification, including the claims and drawings, as amended by any amendment attached hereto.

5. We acknowledge the duty to disclose information that is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

6. We hereby claim foreign priority benefits under Title 35, United States Code, Section 119, any foreign applications for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications:

None

Priority Claimed:

N/A

7. We hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulation, Section 1.56(a) which occurs between the filing date of the prior application and the national or PCT international filing date.

10063796.051402

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this application:

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App. Serial No.: None Filing Date: N/A Status:

POWER OF ATTORNEY: As named inventors, we hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

George E. Bullwinkel, Reg. No. 24,585
Harold J. Fassnacht, Reg. No. 35,507
Joseph R. Lanser, Reg. No. 44,860

We request that all correspondence be directed to:

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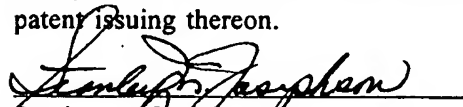
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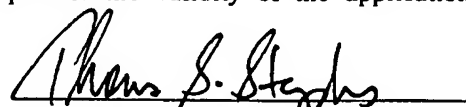
SECOND INVENTOR:

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Citizen of: United States of America
Post Office address: Same as above

DECLARATION: We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.


Stanley M. Josephson

5/10/2002
Date


Thomas S. Stephens

5-13-2002
Date

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